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Patent Application No. 10/083,250  
Attorney Docket No.: 52493.000251

JUN 15 2010

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	Attorney Docket No. 52493.000251
	)	
Geoffrey STIFF, et al.	)	Group Art Unit: 3694
	)	
Appln. No.: 10/083,250	)	Confirmation No. 2570
	)	
Filed: February 27, 2002	)	Examiner Jamie SWARTZ
	)	

For: SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC  
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

Sir:

In response to the pending Office Action dated January 15, 2010, Applicant respectfully requests reconsideration of the above-identified patent application in view of the following amendments and remarks.

**Amendments to the Claims begin on page 2.**

**Remarks begin on page 8.**